

Benefit Options for State Employees on Active Duty Military Leave¹

▼ Cobra notifications to all enrolled family members.

Employee Status >>>	Military Training (PAID) Leave: ≤ 15 days per calendar year – em- ployee must use remaining balance of paid military training leave first.	Pay for Compensatory Time or other PAID leave, if available: employee should use remaining Comp Time first; then may use available annual leave in whole-day (8 hour) increments ² .	UNPAID Leave ³ : 6 month con- tinuation provision.	UNPAID Leave: COBRA-like provisions, up to 18 months.	Release from active duty and return to employment with state ⁴ .
Type of Benefit					
<i>Medical Plans</i>	State pays their portion. Employee pays portion out of paid leave through payroll deduction.	State pays their portion. Employee pays out of paid leave through payroll deduc- tion.	Employee pays 100% of total pre- mium cost ⁷ .	Employee pays 102% of total pre- mium cost.	Reenroll immediately; no exclusion or pre-existing condition limits. State and employee must pay full month’s pre- mium.
<i>Dental Plans</i>	Same as medical plans.	Same as medical plans.	Same as medical plans.	Same as medical plans.	Same as medical plans.
<i>Life Insurance:</i> <i>Basic</i>	State pays.	State pays.	Employee pays ⁷ .	Not available. Employee can con- vert or coverage cancelled.	Automatic on rehire.
<i>Optional</i>	Employee pays out of paid leave.	Employee pays out of paid leave.	Employee pays ⁷ .	Not available. Employee can con- vert or coverage cancelled.	Reenroll with proof of insurability above guarantee issue amount.
<i>Flexible Spending Ac- counts⁵:</i> <i>Health Care:</i>	Continues as long as payroll deductions or employee self-pay for full month’s contribution is made, up to end of plan (calendar) year.	Continues as long as payroll deductions or employee self-pay for full month’s contribution is made, up to end of plan (calendar) year.	Can continue under COBRA until end of plan year if employee had a positive balance in account upon starting unpaid leave ⁸ .	Can continue under COBRA until end of plan year if employee had a positive balance in account upon starting unpaid leave ⁸ .	If same plan year, re-activate one or both at same contribution amounts. If differ- ent plan year, reenroll immediately.
<i>Dependent Day Care:</i>	Stops at end of current month when employee stops working.	Stops at end of current month when em- ployee stops working.	Stops at end of current month when employee stops working.	Stops at end of current month when employee stops working.	
<i>Disability:</i> <i>Short-Term</i>	Stops immediately when employee is no longer actively at work for the state.	Not available	Not available.	Not available.	Automatic on rehire.
<i>Long-Term</i>	Same as Optional Life above; can con- vert ⁶ to private policy.	Employee pays out of paid leave.	If converted, employee pays.	If converted, employee pays.	Reenroll with proof of insurability.
<i>457 / 401(k) / 403(b)</i>	Continues if employee uses paid leave to make contributions by payroll de- duction.	Continues if employee uses paid leave to make contributions by payroll deduction.	Not available.	Not available.	Re-start contributions. Employee may make-up contributions from time served, under USERRA.
<i>Defined Contribution Pen- sion Plan- 401(a)</i>	Contact State Employee Benefits for details.	Continues if employee uses paid leave to make contributions by payroll deduction.	Not available.	Not available.	Re-start contributions. Employee may make-up contributions from time served, under USERRA.
<i>PERA</i>	Contact PERA for details.	Continues if employee uses paid leave to make contributions by payroll deduction .	Not available.	Not available.	Re-start contributions. Employee may make-up contributions from time served, under USERRA.

For further information, contact State Employee Benefits at 303-866-3434 or 1-800-719-3434.
NOTE: Active duty military are immediately eligible for military benefits. Dependents are eligible for certain coverages. Employees and/or dependents should contact the nearest military installation for more information.

¹ All leave, paid and unpaid, must be approved by the appointing authority.
² Agency payroll staff can assist in determining the number of days’ leave needed for benefit contributions.
³ Once an employee stops using monthly paid leave and starts full-time unpaid leave, employee cannot resume using paid leave.
⁴ HIPAA rules and US Title 38 allow returning military members to re-enroll immediately upon return to work.
⁵ Claims for reimbursement can continue up to April 15th of subsequent year. Expenses claimed must be for the period when employee was participating in the plan.
⁶ To be eligible to convert LTD policy, must have been covered for a least one year. (Military related disabilities are excluded.)
⁷ Premium payments MUST be received by payroll office no later than the first day of each month of coverage (e.g., May premium due May 1st). If not received by due date, coverage WILL be cancelled.
⁸ Contributions MUST be received by Employee Benefits no later than the first day of each month of coverage (e.g., May contributions due May 1st). If not received by due date, participation WILL be cancelled.